
UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

IN RE:

Daryl L Smith

Case No.: 18-10180

Hearing Date: 3/03/2022

**CERTIFICATION OF DEBTOR(S) IN SUPPORT OF COVID-19 CHAPTER 13 PLAN
MODIFICATION**

I[We], Daryl L Smith, am [are] the debtor [s] in the above-captioned Ch. 13 case and make this Certification under penalty of perjury in support of the COVID-19 Chapter 13 Plan Modification filed separately on the docket on 11-29-2021.

- 1) The Chapter 13 plan was originally confirmed by order entered on 5-08-2019.
- 2) I was current with plan payments through February 2022 date.
- 3) I was current with post-petition mortgage payments through 6/2021 date on realty located
.
[If not applicable, skip] [if more than 1 property add additional lines] 92 A Roland Ave., South Orange,
NJ 07079
 - a) The mortgage payments referred to above are ___ payments ___ adequate protection payments.
[Check one]
 - b) I am current with post-petition real estate taxes on the realty located at 92 A Roland Ave., South
Orange, NJ 07079
☐ YES ☐ NO
 - c) I have current liability insurance on the property and can provide proof thereof.
☐ YES ☐ NO
- 4) If the confirmed plan includes a cram down on a mortgage, then answer the following:
 - a) I am current with post-petition real estate taxes on the realty located at
☐ ☐
 - b) I have current liability insurance on the property and can provide proof thereof.
☐ ☐
- 5) I was current with post-petition auto payments through N/A date on the following automobile(s)
.
[If not applicable, skip]

- 6) The change in my household income previously reported on Schedule I is \$6,600.00. . My current household income is \$6,482.00 I have attached a current Profit & Loss of the change in income to this certification. [Please redact any personally identifiable information before docketing.] My current total household expenses are now \$5,909.87.
- 7) As a result of COVID-19 I have suffered a material financial hardship which has impacted me in the following way: The Debtor business income had declined due to Covid-19 making it difficult to make mortgage payment Debtor income has now increase allowing him to be current with his mortgage and trustee payments.

I hereby certify that the foregoing statements made by me are true to the best of my knowledge, information and belief. I am aware that if any of the foregoing statements made by me are willfully false, I am subject to punishment.

Dated: 02/25/2022

/S/ Daryl L Smith
Daryl L Smith